

# **Exhibit 21**

**Terry Denise Wilkins**

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*This message was protected by using Protected Trust.*

**From:** Terry Denise Wilkins <terry.wilkins@swilklaw.com>  
**Sent:** Thursday, July 12, 2018 7:54 AM UTC-5  
**To:** thomas@hglegal.com , annie.gibson@mutualfederalbank.com  
**Subject:** MELINDA SGARIGLIA TITLE COMMITMENT WITH AIRES SELLER SIGNER AUTHORIZATION  
**Attachments:**  Scan\_II\_SGARIGLIA\_AIRES SELLER SIGNER AUTHORIZATION.pdf (1.3 MB)   
 Scan\_II\_TITLE COMMITMENT\_MELINDA SGARIGLIA.pdf (5.8 MB)

Good Morning Annie,

Attached is the above referenced documentation. I will need additional information concerning the 2nd lien you need and will send you an updated schedule A. I will reach out to you.

Thank you,

Terry Denise Wilkins  
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Wire Fraud and Email Phishing Advisory: Law firms, real estate brokerage offices, and title companies have been targeted by hackers using savvy methods to intercept client communications to commit wire fraud. If you have a closing transaction with our office and you receive an email offering you wiring instructions, please do not respond to that email. Immediately call your title company closing officer using a method not contained within the fraudulent email. Please be advised that our office will never provide wiring instructions through unsecured email. Our office will also never provide fully executed contracts through unsecured email as well.